

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JOHN W. WHEELER

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Repondents.

Case No.:12-22494

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

August 25, 2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 05/09/2012 and confirmed on 6/21/12 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		100,276.75
Less Refunds to Debtor	2,272.48	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>98,004.27</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,500.00	
Trustee Fee	3,586.06	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>6,086.06</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	BEACHSIDE VILLAGE RESORT Acct: 1686	0.00	0.00	0.00	0.00
	JPMORGAN CHASE BANK NA Acct: 5193	0.00	0.00	0.00	0.00
	VERICREST FINANCIAL INC Acct: 7233	0.00	51,399.86	0.00	51,399.86
	VERICREST FINANCIAL INC Acct: 4153	0.00	18,231.10	0.00	18,231.10
	VERICREST FINANCIAL INC Acct: 7233	12,490.81	12,490.81	0.00	12,490.81
	VERICREST FINANCIAL INC Acct: 4153	3,732.70	3,732.70	0.00	3,732.70
					<b>85,854.47</b>

Priority					
	JAMES A PROSTKO ESQ** Acct:	0.00	0.00	0.00	0.00
	JOHN W. WHEELER Acct:	0.00	0.00	0.00	0.00
	JOHN W. WHEELER Acct:	822.50	822.50	0.00	0.00
	JOHN W. WHEELER Acct:	1,449.98	1,449.98	0.00	0.00
	PROSTKO & SANTILLAN LLC** Acct:	2,500.00	2,500.00	0.00	0.00

\*\*\* NONE \*\*\*

Unsecured					
	AMERICAN EXPRESS BANK FSB Acct: 3005	3,176.71	3,176.71	0.00	3,176.71
	PRA RECEIVABLES MANAGEMENT LLC - Acct: 1709	2,887.03	2,887.03	0.00	2,887.03
	CBCS++ Acct: 6122	0.00	0.00	0.00	0.00
	NCO FINANCIAL SYSTEMS INC**	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 1027				
	NCO FINANCIAL SYSTEMS INC**	0.00	0.00	0.00	0.00
	Acct: 0006				
	TCM BANK NA (TOTAL CARD MGMNT)*	0.00	0.00	0.00	0.00
	Acct: 3330				
	ANDREW F GORNALL ESQ	0.00	0.00	0.00	0.00
	Acct:				
					6,063.74
TOTAL PAID TO CREDITORS					91,918.21

TOTAL

CLAIMED 0.00

PRIORITY 16,223.51

SECURED 6,063.74

Date: 08/25/2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
 CHAPTER 13 TRUSTEE WD PA  
 600 GRANT STREET  
 SUITE 3250 US STEEL TWR  
 PITTSBURGH, PA 15219  
 (412) 471-5566  
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Certificate of Notice Page 4 of 5  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JOHN W. WHEELER

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vs.

No Repondents.

Case No.:12-22494

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

**Certificate of Notice Page 5 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 John W. Wheeler  
 Debtor

Case No. 12-22494-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jhel  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 16

Date Rcvd: Aug 29, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 31, 2017.

db  
 13375948 +John W. Wheeler, 392 Mary Street, Cranberry Twp, PA 16066-6348  
 +American Express, American Express Special Research, Po Box 981540,  
 El Paso, TX 79998-1540  
 13402965 American Express Bank, FSB, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 13375949 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)  
 13375950 Beachside Village Resort, Condominium Association, 45 Surf Drive, Falmouth, MA 02540-2715  
 13375951 +Cbcs, Po Box 164089, Columbus, OH 43216-4089  
 13375952 +Chase Manhattan Mortgage, Attn: Bankruptcy Dept, Po Box 24696, Columbus, OH 43224-0696  
 13461750 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, Mail Code: OH4-7142,  
 Columbus, OH 43219-6009  
 13375953 +Jessica Wheeler, 132 Pinehurst Road, Darlington, PA 16115-3120  
 13375954 +Jessica Wheeler, 132 Pinhurst Road, Darlington, PA 16115-3120  
 13375955 Nco Fin/55, Po Box 13570, Philadelphia, PA 19101  
 13420935 +VERICREST FINANCIAL, INC., 13801 WIRELESS WAY, OKLAHOMA CITY, OK 73134-2500  
 13375957 +Vericrest Mortgage, P.O. Box 24610, Oklahoma City, OK 73124-0610

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13844443 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 30 2017 03:18:14  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 13559743 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 30 2017 03:18:14  
 Portfolio Recovery Assocs., LLC, POB 41067, Norfolk, VA 23541-1067  
 13375956 +E-mail/Text: tcm.bk@icba.tcmbank.com Aug 30 2017 03:16:16 Tcm Bank Na,  
 2701 N Rocky Point Dr St, Tampa, FL 33607-5936

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr JPMorgan Chase Bank, N.A.  
 cr\* +Portfolio Recovery Assocs., LLC, POB 41067, NORFOLK, VA 23541-1067  
 13398824\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: FIA CARD SERVICES, N.A., PO Box 15102,  
 Wilmington, DE 19886-5102)

TOTALS: 1, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 31, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMorgan Chase Bank, N.A. agornall@goldbecklaw.com,  
 bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com  
 Edgardo D. Santillan on behalf of Debtor John W. Wheeler ed@santillanlaw.com,  
 edscourt@debtlaw.com;edscourt@gmail.com;650corpst304bknotbackup15009@gmail.com;eds@debtlaw.com;ed  
 s.mycfemail@gmail.com;r53999@notify.bestcase.com  
 James Warmbrodt on behalf of Creditor JPMorgan Chase Bank, N.A. bkgroup@kmlawgroup.com  
 James A. Prostko on behalf of Debtor John W. Wheeler pawb@fedphe.com,  
 james.prostko@phelanhallinan.com  
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
 Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6